Financial Tools and Resources

This program is made possible by a grant from the FINRA Investor Education Foundation through Smart Investing@your library®, a partnership with the American Library Association.
What Do You Already Have Available?

Check your banks, credit unions, and employers for helpful tools.
Employer Sponsored Help

- Human Resource Departments
- Log in to your employee portal

- Look up the employer website
  - Check “Benefits and Compensation”

- Employee Helplines
- Healthy Live Programs
Example: Help for State or County Employees

https://www.urs.org/Counseling/Members

Customized Consultations: Basic Questions and Recommendations or Comprehensive Retirement Planning

Schedule your appointment by logging in to your myURS account.

Questions on pension plans: Call 801-366-7770 or 800-695-4877

Questions on savings plans: 801-366-7720 or 800-688-4015
Check Out Your Bank’s Website

- **ONLINE SERVICES**
  - Online Banking
  - Bill Pay
  - Online Statements
  - ABC Deals
  - E-Alerts
  - Popmoney
  - Money Manager
  - FICO® Score

- **MOBILE SERVICES**
  - Mobile Banking
  - Mobile Payments
  - Popmoney
  - ABC Deals
  - Card Guard

- **FINANCIAL TOOLS**
  - Mortgage Calculators
  - Auto Calculators
  - Savings Calculators
  - Cash Flow Calculators
  - Credit Calculators
  - Retirement Calculators
  - College Calculators
  - Business Calculators
  - NADA guides Vehicle Pricing

- **INVESTMENTS & INSURANCE**
  - America First Financial Solutions
  - Self Directed Online Trading
  - Trust Services
  - Insurance Services

- **OTHER SERVICES**
  - Direct Deposit
  - Repossession Sales
  - Speech Access
  - Financial Counseling
  - Routing Number
  - ATMs
Websites

FINRA, SEC, Utah Securities and Exchange Commission
www.saveandinvest.org
www.irs.gov
Utah Educational Savings Plan

Utah Educational Savings Plan Earns 2015 Morningstar Analyst Rating™ of Gold

Why save for college with UESP?

1. Tax advantages: Earnings grow tax deferred and Utah taxpayers get a tax benefit. ➔ Learn More

2. Flexibility: Account owners control account funds, and if circumstances change, you still have options. ➔ Learn More

3. Simple & easy: Creating an account takes minutes, and we help make starting to save easy with automated options like payroll and regular contributions. ➔ Learn More

4. Low fees: UESP is nationally recognized as a low-fee 529 plan. ➔ Learn More

Computers now qualify as a higher education expense

It's now easier to equip your beneficiary for college thanks to new legislation that defines computers and other related technology as a qualified higher education expense for a 529 account. 

LEARN MORE

New law makes it easier to put refunds from schools back in 529s

A new law gives 529 account owners a 60-day window to re-contribute refunds from eligible higher education institutions to their accounts. The law is retroactive for withdrawals made during 2015.

LEARN MORE
www.americasaves.org
If You Love Your Phone

Free apps to help keep you stay on track.
¡WARNING!

- Make sure you read the TERMS and CONDITIONS
- Check the ratings
- If you do not feel good about it trust your instincts.
- Key search: Budgeting, Finances, Investing, Personal Finance
Acorns

Acorns - Invest
Spare Change from...
Acorns

Offers Apple Watch App

Invest spare change from everyday purchases.
## Daily Budget

**From:** 1/26/16 - 1/31/16

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
</table>
| **Rent/Housing** | **$13.73** / day  
                | **$425.55** (Monthly) |
| **Gas**        | **$3.23** / day  
                | **$100.00** (Monthly) |
| **Credit**     | **$2.58** / day  
                | **$80.00** (Monthly) |
| **Insurance**  | **$2.03** / day  
                | **$63.00** (Monthly) |
| **Telephone**  | **$0.81** / day  
                | **$25.00** (Monthly) |

**Regular income:** **$0.00**

**Recurring spendings:** **$0.00**

**Savings:** **$0.00**
Daily Budget*

Spent: $1.00
Qapital- Gamified Savings

We need a few more things to verify your identity

Sometimes we need to verify customers with some manual steps. It’s nothing to worry about! Your account should be ready in 2-3 business days.

Please send a photo of your:
• State-issued driver’s license OR
• State ID

And a photo of a:
• Recent utility bill OR
• Bank statement

The utility bill needs to validate the address on your ID card.

Download on the
App Store

Email documents
Digit: Automatic Savings

digit.co
Hey there!

I'm Penny, your personal finance coach.

Hi, Penny!

I'm Penny, your personal finance coach.

Hi, Penny!

I'm here to take the stress out of tracking your finances.

Whenever you talk to me, I'll give you a quick update so you know how you're doing!

I'll even share useful insights like how much you spend on food every day or where you shop most frequently.
That's an example chart of **January** spending compared with **December**'s spending.

So, are you ready for the real thing?

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**Penny**

LET'S **DO THIS THING!**

Which bank would you like to link?

Great, let's link your **Wells Fargo** account.

First, what is your **Wells Fargo** username?

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**FAMILY Prosperity Initiative**

Financial Literacy for All
Power Pay
www.powerpay.org
Power Pay

$20,000 total debt. You pay same monthly payment: $540
Paid off in 13 years

Enter Debts

Calculate
PowerPay Plan

Extra Payments

Emergency Fund

When unexpected expenses arise (car repairs, home appliance repairs, etc.), an emergency fund makes it more likely that you will be able to stick to your debt reduction plan. An emergency fund may help to avoid additional debt and encourage a regular savings program in the future.

With PowerPay you can build an emergency fund while paying off your debt. Once a debt is paid off, or you choose to make extra payments, some of that money can be directed to an emergency fund.

To establish an emergency fund, first enter at least two of your debts. This will start your customize PowerPay plan. Then, you can set up your emergency fund.
Free Financial Calculators

- TVM Calculator
- Currency Converter
- Loan Calculator
- Compound Interest Calculator
- Retirement/401k Calculator
- Tip Calculator
- APR Calculator
- ROI Calculator
- Auto Loan Calculator

- Auto Loan Calculator
- Auto Lease Calculator
- Credit Card Payoff Calculator
- Credit Card Minimum Payment
- Discount and Tax Calculator
- IRR NPV Calculator
- Calculator
- Percentage Calculator
- Bond Calculator
Time Value of Money Calculation

Present Value: 100
Payment: 50
Future Value: -83,804.54
Annual Rate%: 8.5
Periods: 360
Compounding: Monthly
Mode: End
Decimal: Two

Note: Enter the known values and click the Button on the right to calculate the corresponding unknown value.
My Fi

My Fi Assist
Utah State University

“Before anything else, preparation is the key to success.”

Start
My Fi

Sometimes rather than purchasing products for cash, we charge them on credit cards or take out a loan. If not watched, credit card balances can get pretty big. Often we want to know how long (how many payments) it will take to pay off a loan or credit card balance. This can also be used to find out how long it will take to pay if you increased your payment each month. Fill in the information in the gray boxes below to find out how long it will take to pay off the credit card balance.

What is the annual interest rate?  
17%

What’s the balance you owe today?  
950

How much will you pay each month?  
85

Time to pay off balance  
12.25 Months

The total amount you will pay in interest is  
91.25

After making all your payments you will pay  
394.25

Your interest cost is equivalent to 9% of the original cost

You will need  
5.7 Hours worked each month  
68 Hours worked each year

The total amount is equivalent to 69.4 Hours worked  
Your total interest is equivalent to 6.1 Hours worked

Menu
Thank you!

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